

NSFR REPORT

Bank Name : PT Bank Mayapada Internasional Tbk

Position : June 2022

A. NSFR CALCULATION

ASF (Available Stable Funding)

(In Millions Rupiah)

ASF Component		Quarter 1 2022					Quarter 2 2022				
		Unweighted Value By Residual Maturity				Weighted Value	Unweighted Value By Residual Maturity				Weighted Value
		No Specified Maturity ¹	< 6 Months	< 6 Months - 1 Year	≥ 1Year		No Specified Maturity ¹	< 6 Months	< 6 Months - 1 Year	≥ 1Year	
1	Capital :	12.868.903	-	-	1.037.985	13.906.887	12.839.748	-	-	948.621	13.788.368
2	Regulatory Capital	12.868.903	-	-	1.037.985	13.906.887	12.839.748	-	-	948.621	13.788.368
3	Other capital instruments	-	-	-	-	-	-	-	-	-	-
4	Retail deposits and deposits from small business customers	11.984.518	57.702.938	2.435.662	87.400	65.000.227	10.911.116	59.997.042	2.749.223	241.117	66.534.814
5	Stable deposits	38.262	2.153	-	-	38.394	39.942	1.149	-	-	39.037
6	Less stable deposits	11.946.257	57.700.785	2.435.662	87.400	64.961.833	10.871.174	59.995.892	2.749.223	241.117	66.495.778
7	Wholesale funding	4.263.841	27.560.162	765.672	35.581	11.739.289	3.484.456	28.409.958	679.396	1.750	11.914.415
8	Operational deposits	4.233.607	-	-	-	2.116.803	3.449.836	-	-	-	1.724.918
9	Other wholesale funding	30.235	27.560.162	765.672	35.581	9.622.485	34.620	28.409.958	679.396	1.750	10.189.497
10	Liabilities with matching interdependent assets	-	-	-	-	-	-	-	-	-	-
11	Other liabilities	1.232.924	-	-	-	-	1.307.052	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	1.232.924	-	-	-	-	1.307.052	-	-	-	-
14	Total ASF					90.646.403					92.237.598

RSF (Required Stable Funding)

(In Millions Rupiah)

Komponen RSF		Quarter 1 2022					Quarter 2 2022				
		Unweighted Value By Residual Maturity				Weighted Value	Unweighted Value By Residual Maturity				Weighted Value
		No Specified Maturity ¹	< 6 Months	< 6 Months - 1 Year	≥ 1Year		No Specified Maturity ¹	< 6 Months	< 6 Months - 1 Year	≥ 1Year	
15	Total NSFR HQLA					352.418					343.281
16	Deposits held at other financial institutions for operational purposes	-	946.395	-	-	473.197	-	939.507	-	-	469.753
17	Performing loans and securities	-	43.285.225	10.797.709	7.960.144	33.825.344	-	45.576.762	9.484.417	23.139.418	47.174.590
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	9.856	117.323	143.871	204.011	-	143.219	26.369	173.923	208.590
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	43.275.295	10.680.037	7.793.978	33.602.547	-	45.433.428	9.457.649	22.942.570	46.946.723
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-	-	-	-	-	-
22	Performing residential mortgages, of which:	-	19	219	20.412	17.469	-	-	380	20.592	17.693
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	55	131	1.884	1.318	-	115	19	2.333	1.583
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-	-	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-	-	-	-	-	-	-
26	Other assets:	-	1.478.952	4.198	26.865.712	28.348.862	-	1.593.616	1.428	14.029.191	15.624.235
27	Physical traded commodities, including gold	-				-	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-		-	-	-	-
29	NSFR derivative assets		-	-	-	-		-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-		-	-	-	-
31	All other assets not included in the above categories	-	1.478.952	4.198	26.865.712	28.348.862	-	1.593.616	1.428	14.029.191	15.624.235
32	Off-balance sheet items		1.866.656	783.168	432.131	154.098		2.055.341	800.982	489.488	167.290
33	Total RSF					63.153.920					63.779.149
34	Net Stable Funding Ratio (%)					143,53%					144,62%

¹ Components that are reported in a category with no maturity are components that do not have a contractual term, which: permanent capital instruments (perpetual), short positions, open maturity positions, demand deposits, equities not included in the HQLA category and commodities

B. ANALISIS PERKEMBANGAN NSFR

Analysis

Based on calculation, Bank Mayapada Net Stable Funding Ratio (NSFR) as of Quarter 2 2022 Increased by 1,09% from previous position (Quarter 1 2022) from 143,53% to 144,62%. The ratio is above minimum POJK requirement, which is minimum 100% of NSFR ratio as individual and consolidation.

NSFR Assessment Components:

NSFR Bank as of Quarter 2 2022 is from the comparison of Available Stable Funding (ASF) with Required Stable Funding (RSF) with the following details:

1. Bank Mayapada total ASF as of Quarter 2 2022 increased by 1,76% from previous position (Quarter 1 2022) from 90,65 trillion IDR to 92,24 trillion IDR after calculated with ASF weighted, with the following details:
 - i. Capital decreased by 0,85% from previous position (Quarter 1 2022) from 13,91 trillion IDR to 13,79 trillion IDR (14,95% from total ASF).
 - ii. Retail (Individual) deposits increased by 2,36% from previous position (Quarter 1 2022) from 65 trillion IDR to 66,53 trillion IDR (72,13% from total ASF).
 - iii. Wholesale (Corporate) funding increased by 1,49% from previous position (Quarter 1 2022) from 11,74 trillion IDR to 11,91 trillion IDR (12,92% from total ASF).

ASF composition is dominated by Retail (Individual) from stable deposits and less stable deposit that consists with Current Account, Saving and Deposit that is, with stable deposit increased by 1,67% from previous position (Quarter 1 2022) from 38,39 billion IDR to 39,04 billion IDR for less Stable Deposit increased by 2,36% from previous position (Quarter 1 2022) 64,96 trillion IDR to 66,50 trillion IDR.

2. Bank Mayapada total RSF as of Quarter 2 2022 decreased by 0,99% from previous position (Quarter 1 2022) from 63,15 trillion IDR to 63,78 trillion IDR that consists from Assets from Balance Sheet and Off-Balance Sheet.

Assets from Balance Sheet decreased by 0,97% from previous position (Quarter 1 2022) from 63,00 trillion IDR to 63,61 trillion IDR (99,74% from total RSF) which consists of :

- I. Total NSFR HQLA decreased by 2,59% from previous position (Quarter 1 2022) from 352,42 billion IDR to 343,28 billion IDR (0,54% from total of Assets from balance sheet).
- II. Deposits held at other financial institutions for operational purposes decreased by 0,73% from previous position (Quarter 1 2022) from 473,20 billion IDR to 469,75 billion IDR (0,74% from total of Assets from balance sheet).
- III. Loans in pass and special mention category and securities in pass and sub standard category decreased by 39,47% from previous position (Quarter 1 2022) from 33,83 trillion IDR to 47,17 trillion IDR (74,16% from total of Assets from balance sheet) which consists of :

- a. Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions decreased by 2,24% from previous position (Quarter 1 2022) from 204,01 billion IDR to 208,59 billion IDR (0,44% from Total of Performing Loans and Securities).
 - b. Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns decreased by 39,71% from previous position (Quarter 1 2022) from 33,60 trillion IDR to 46,95 trillion IDR (99,52% from Total of Performing Loans and Securities).
 - c. Mortgages loan decreased by 2,61% from previous position (Quarter 1 2022) from 18,79 billion IDR to 19,28 billion IDR (0,04% from Total of Performing Loans and Securities).
- IV. Other Assets decreasef by 44,89% from previous position (Quarter 1 2022) from 28,35 trillion IDR to 15,62 trillion IDR (24,56% from total of Assets from Balance Sheet) :
- a. Non performing loan increased by 7,55% from previous position (Quarter 1 2022) from 1,5 trillion IDR to 1,61 trillion IDR (10,32% from Other Assets).
 - b. Fixed Asset increased by 0,45% from previous position (Quarter 1 2022) from 1,61 trillion IDR to 1,61 trillion IDR (10,33% from Other Assets).
 - c. The other assets not included in the above categories decreased by 50,88% from previous position (Quarter 1 2022) from 25,24 trillion IDR to 12,40 trillion IDR (79,36% from Other Asset).

Off-Balance Sheet transaction after RSF weighted percentage factor as of Quarter 2 2022 only consist of committed liabilities in credit and liquidity facilities that irrevocable or conditional revocable is increased by 8,96% from previous position (Quarter 1 2022) from 148,94 billion IDR to 162,28 billion IDR (0,25 % from Total RSF).

The compositions of RSF are dominated by Assets from Balance Sheet or 99,74% from total RSF with RSF calculation dominated by other asset that decreased by 39,47% from previous position (Quarter 1 2022) from 33,83 trillion IDR to 47,17 trillion IDR or 74,16 % from total Aset from balance sheet.

From above composition of assets and liabilities, the composition of NSFR ratio for interconnected Bank assets and liabilities are not as significant as assets and liabilities to each other under contractual agreements, the principal payment of related assets can be used only to repay the related liabilities and the related liabilities and the related liabilities that can not be used for funding other assets as well as the correlation in transaction.